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twenties, and many times they have graduated from college and not on their parents' policies anymore, and they aren't covered anyway because they have a lifetime cap. A lot of our studies show \$50,000 lifetime, lifetime cap. Most of them have 10,000 and \$25 (sic) lifetime cap, lifetime, that's a lifetime, lifetime coverage, that's all they have for their diseases. And the copays are not the same, they're not exactly the same as other diseases. With the onset of some of these mental disorders coming on later in life, there would be no way to know when you take out your policy that you are going to have that illness. And that was...I thank Senator Bohlke for bringing that out. And as far as Senator Landis saying that we can get a rider for this, you cannot get a rider. If you have a predetermined condition, you can't get coverage. Senator Suttle just brought that out, you cannot get coverage. And Senator Tyson, I think, completely missed the point, he completely missed the point, although I think his heart is in the right place, when he said we should come to the table and get underneath the tent, we have done that. I have conducted three interim studies. The first interim study, six different senators were on that study, that goes back to way in the days when Dennis Byars was here, that's how long we have been studying this issue. And we have had people come to the drawing table. We have had the providers, the consumers, we've had the insurance people, we have everybody that came to our interim studies, I have the handouts, if anybody is interested. I did pass this out to everybody on the floor, but it's like every other study, it sits on a shelf somewhere and collects dust. And Senator Tyson wants to put in a lot of money into mental health, mental health, for some reason. I don't know what that means. I support his concept of not closing the regional centers because mental ill people need to have some...need to have some place to go. But what are we going to...what are we going to do with this money? Are we going to just, here's a pot, it comes from sales and income tax. We are going to give a little crumb now and then to this person, a little crumb to this person. That's about just like saying, well, you know, we do have a transplant center in Lincoln and Omaha, but we need to have more coverage for heart patients. Let's provide...take that away, let's provide a pool called sales and income taxes. We must do more for cardiology, and we will throw some little crumbs at the heart patients. It's exactly, there is no